

EXHIBIT 1



Ocwen Loan Servicing, LLC
www.ocwen.com
Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100
West Palm Beach, FL 33409
Toll-free: 800.746.2936

10/30/2018

Account Number: 176717809

Debra Jo Turner
1304 Reavis Crossing
Claremore, OK 74019-8302

Property Address: 1304 Reavis Crossing
Claremore, OK 74017
Requestor Email Address: tsigllili@gmail.com

Borrower(s) Name: Debra Jo Turner
Dewayne Mathews

PAYOFF QUOTE
VALID THROUGH 11/23/2018

Dear Requestor,



Why We Are
Sending This
Letter

A payoff quote was requested for account number: 176717809.

The total amount due is \$107,560.25, which will be valid through 11/23/2018.



What Needs
To Be Done

1. Scheduled payments should still be made on time, until the account is paid off, to avoid late charges and payments being reported as late to the credit bureaus.
2. Refer to the following pages for a detailed breakdown of this quote and for payment instructions.
3. Payoff funds should be sent in one of the forms of certified funds listed here: Wire Transfer, Cashier's Check, Certified Bank Check, Title Company Check, Money Order, Attorney's Escrow Check, MoneyGram or Western Union. Funds not remitted in one of these forms will be returned, and the payoff will not be processed.



What We
Will Do

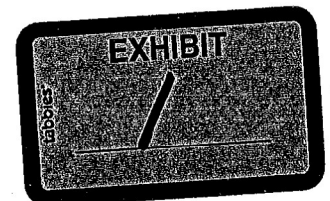
Upon receipt of payoff funds, we will verify all amounts due and contact the issuer of the funds in the event of any discrepancies.

After the payoff funds have been applied and the account has been reconciled, any overpayment of funds will be returned to the remitter through regular mail within 20 days of the receipt of the funds.

For any questions regarding this payoff quote, the Customer Care Center may be contacted at 800.746.2936, Monday through Friday 8 am to 9 pm and Saturday 8 am to 5 pm ET.

Sincerely,
Loan Servicing

Enclosure



NMLS # 1852

PAYOFF

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



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See below for a breakdown of the total amount required to pay off the above-referenced account on or before 11/23/2018, as well as complete payoff instructions.

Important Note: If there is an escrow account associated with the mortgage for property taxes and insurance, we may need to pay the tax and insurance bills before this payoff quote expires on 11/23/2018. Any additional disbursements made on behalf of the mortgage will be added to the amounts due on payoff.

Description	Amount Due
Principal	100,437.92
Interest	4,268.64
Late Charges	512.26
Satisfaction Cost	21.50
Property Inspection Fee	13.25
Title Commitment	300.00
Filing Fee Complaint	262.14
Lis Pendens/NOPA	15.00
Title Search	910.00
FC Thru Complaint	400.00
FC Thru Title Searches	600.00
Property Inspection (Exterior)	274.08
Suspense Credit	540.30-
Escrow Payment	85.76
Total Amount Due	107,560.25

Next Due Date	05/01/2018
Quoted Date	10/30/2018
Payoff Quote Expiration Date	11/23/2018
Grace Period End Date	10/17/2018

Original Principal Balance 128,484.00

Given below is a breakdown of the interest that is shown above in the amount of \$4,268.64 due on or before 11/23/2018. Please note that interest is generally charged in arrears. On a normal amortizing loan, the current month's payment will include the interest charges for the previous month. The unpaid principal balance is not the payoff amount.

BOP	EOP	Interest Amount	Interest Rate	Balance	Daily Per Diem	#Days
04/01/2018	04/30/2018	533.58	6.37500	100,437.92	17.78588200	30
05/01/2018	05/31/2018	533.58	6.37500	100,437.92	17.78588200	30
06/01/2018	06/30/2018	533.58	6.37500	100,437.92	17.78588200	30
07/01/2018	07/31/2018	533.58	6.37500	100,437.92	17.78588200	30
08/01/2018	08/31/2018	533.58	6.37500	100,437.92	17.78588200	30
09/01/2018	09/30/2018	533.58	6.37500	100,437.92	17.78588200	30
10/01/2018	10/31/2018	533.58	6.37500	100,437.92	17.78588200	30
11/01/2018	11/30/2018	533.58	6.37500	100,437.92	17.78588200	30

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PAYOFF REQUIREMENTS AND CONDITIONS

Certified funds are required for payoff. Payoff funds must be provided via certified funds such as: Wire Transfer, Cashier's Check, Certified Bank Check, Title Company Check, Money Order, Attorney's Escrow Check, MoneyGram or Western Union. Non-certified payments will not be accepted, and the payoff will not be processed.

HOW TO SUBMIT PAYOFF FUNDS

- Wire transfers are preferred. Wire transfer is the fastest, safest and most convenient payment option. Because this is the fastest option, it may also save money on per-diem interest.
- To make a wire transfer, provide the information listed under payment methods to the remitting bank.
- Be sure to always include the borrower's name, property address and account number on any remittance. If there is an inability to wire transfer funds, the payment should be sent in certified funds by overnight mail as shown below.

PAYMENT METHODS:

Preferred Option: Wire Transfer at Closing	
Bank:	Wells Fargo Bank, NA
Ocwen Bank ABA Routing Number:	121000248
Ocwen Bank Account Number:	4124823352
Account Name:	Ocwen Loan Servicing LLC
Reference:	Ocwen Customer Account Loan # 176717809, Property Address, and Borrower's Name
Email:	Wire details to: Transferfunds@ocwen.com

Overnight Mail *
Mail Certified Funds Check to: Ocwen Loan Servicing, LLC Attention: Cashiering / Payoff Department 1661 Worthington Road, Suite 100 West Palm Beach FL 33409 Reference: Ocwen Account 176717809

*All checks/money orders should be made payable to: Ocwen Loan Servicing, LLC. The mortgage account number, borrower's name and property address should be included on the front of any check or money order.

Western Union Quick Collect**
Code City: OCWEN State: Florida Reference: Ocwen Account Number # 176717809 Agent Locator: 800.225.5227

MoneyGram**
Receiver Code: 2355 Payable to: Ocwen Loan Servicing, LLC City, State: Orlando, Florida Reference: Ocwen Account Number 176717809 Agent locator: 800.926.9400

**Western Union and MoneyGram may charge a fee for this service. Contact Western Union or MoneyGram for any payment or transaction limitations.

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This payoff amount is subject to change. To the extent permitted by law, we reserve the right to correct any portion of this statement at any time.

- All balances are subject to change as a result of any transactions, the assessment of any fees, or any costs being incurred with respect to the account, which occur prior to the application of payoff funds. If the account is referred to foreclosure, becomes subject to a bankruptcy proceeding, if it was not already, or has any other valid fees or costs assessed to it prior to the Payoff Quote Expiration Date, this payoff quote is deemed invalid, and a new payoff quote will be provided.
- Similarly, if any payments applied to this account within the prior thirty (30) days of the date of this payoff quote are reversed for any reason, including but not limited to, insufficient funds or a stop payment being placed on a check, this payoff quote is deemed invalid, and a new payoff quote must be obtained from us to reflect the correct amount due and owing. Subsequent payoff quotes will reflect the full amount due and are subject to change for the reasons referenced above.

Overpayment or underpayment of payoff amount. Upon receipt of payoff funds, we will verify all amounts due and contact the issuer of the funds in the event of any discrepancies. The payoff amount does not include any applicable positive escrow balance. After the payoff funds have been applied, and the account has been reconciled, any overpayment of funds will be returned to the issuer through regular mail within 20 days of the date the funds are received. Escrow account overages will be disbursed within 20 days. Please be aware to the extent permitted by law, if the payoff funds received are less than the total amount necessary to pay the account in full, then any escrow funds remaining after payment of insurance and taxes due may be applied to the mortgage at payoff. If the desire is not to have any remaining escrow surplus funds applied to the loan at payoff, we must be notified at least 5 days prior to submitting the payoff funds. This notification may be emailed to payoffs@ocwen.com or faxed to 407.737.6118. In the event of an underpayment of the required stated payoff funds, if the escrow funds are insufficient to pay the account in full, we will return the funds and continue to accrue interest on the loan.

Monthly payments due before payoff must still be paid by due date. Issuance of this statement does not suspend the contractual requirement to make mortgage payments when due. If payoff funds are received after the expiration of the grace period, if such a period is applicable to this mortgage account, a late charge may be due. All late charges will be paid prior to the application of any payoff funds and preparation of the satisfaction of the Mortgage/Deed of Trust.

Escrow disbursements will proceed until payoff funds are received. Issuing this payoff statement will not stop future escrow disbursements. Property taxes or insurance may be paid after this quote is issued. If such disbursements create escrow advances and change the amount due to satisfy the mortgage, this payoff quote will be deemed invalid, and a new payoff quote must be obtained from us to reflect the correct amount due and owing. Subsequent payoff quotes will reflect the full amount due and are subject to change as referenced above.

Past due fees still apply. If the account is past due, collection expenses and legal fees may be accruing.

Per diem interest may change. If this is an adjustable rate mortgage, the per diem interest may change prior to payoff and the new per diem interest will be applicable for the payoff as well.

The security instrument (Deed of Trust or Mortgage) will be released after payoff. Upon receipt of the entire payoff amount, we will execute a release and discharge of the Deed of Trust/Mortgage and, if necessary, will file a withdrawal in connection with any legal action that may have been taken with regard to this mortgage account.

Prepayment penalty waiver may be allowed. If the terms of the mortgage documents allow for waiver of the prepayment penalty in certain circumstances, Ocwen must be provided with the requisite documentation to demonstrate waiver of a prepayment penalty in accordance with the terms of the mortgage documents. Such documentation must be provided to the Payoff Department within sixty (60) days following the date that the payoff was made. This documentation may be emailed to payoffs@ocwen.com or faxed to 407.737.6118. Unless otherwise prohibited by law, no prepayment penalty will be waived unless and until we are notified of the qualifying event.

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Please verify the Social Security Number on file for tax reporting. Please visit our website at www.ocwen.com to verify the Social Security Number on file for the purposes of year-end tax reporting, if applicable.

For questions regarding this payoff quote, please contact our Customer Care Center at 800.746.2936. We are available Monday through Friday 8 am to 9 pm and Saturday 8 am to 5 pm ET.

Sincerely,

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PAYOFF PROCEDURE DISCLOSURE

Date: 10/30/2018
Borrower: Debra Jo Turner & Dewayne Mathews
Address: 1304 Reavis Crossing
Claremore, OK 74017
Loan #: 176717809
FHA #: 422-2759837

This is in reply to the inquiry/request for payoff figures or offer to tender an amount to prepay in full the FHA-insured mortgage which this company is servicing.

This notice is to advise you of the procedure which will be followed to accomplish a full prepayment of the mortgage.

Ocwen will:

[*] Loans closed on or after January 21, 2015, accept the full prepayment amount whenever it is paid and collect interest only to the date of that payment; or

[*] Loans closed before January 21, 2015, only accept the prepayment on the first day of any month during the mortgage term; or accept the prepayment whenever tendered with interest paid to the first day of the month following the date prepayment is received

[] require at least 30 days prior written notice of your intent to prepay the mortgage (for mortgages insured prior to August 2, 1985). We consider that the 30-day written notice has not yet been complied with. NOTICE MUST BE IN WRITING;

[] consider that we have received notice of your intended prepayment and the 30-day notice began to run on date.

NOTE for Loans closed before January 21, 2015: Because your loan provides for the collection of interest through the end of the calendar month in which your prepayment is received, it is to your advantage to ensure that the prepayment reaches us as close to the end of the month as possible, but no later than the first day of the month.

If you have any questions regarding this notice, please contact our Customer Care Center at (800) 746-2936.

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